

### Amendments to the Specification

Pursuant to 37 C.F.R. § 1.121(b)(1), please amend the specification as follows:

Please delete paragraph [0006] (on page 1), and substitute the following replacement paragraph [0006] therefor:

[0006]       The present invention includes a data transfer system and method that provide real time image exchange between financial institutions during or after time of initial capture of images (and data) from financial instruments processed for financial institutions. In at least one embodiment, the present invention emulates such image capture, as well as related data capture, to an item processing system of a second financial institution whereby that item processing system processes the captured image as if it did the original capture actually performed at a first financial institution. The term “real time,” as used in this inventive method, means the concurrent or simultaneous exchange of electronic or digital information between two or more computers/servers. Further, as used herein, “real time” exchange of electronic or digital information takes place without a requirement for the sequential back and forth passing of information between a first financial institution and a second financial institution.